

CONSUMER ACCOUNT FEE SCHEDULE

This document is effective as of November 15th, 2024.

FEE CATEGORY	FEES CHARGED
Monthly Account Service Fee	\$0
Minimum Balance Fee	\$0
Overdraft Fee	\$0
Inactivity Fee	\$0
Stop Payment Fee	\$0
Returned Item Fee	\$0
Insufficient Funds Fee	\$0
Dormant Account Fee	\$0
ATM Cash Withdrawal or Balance Inquiry Fee	\$0 if using a nbkc bank owned ATM \$0 if using an ATM in the MoneyPass® Network or Allpoint® Network ¹ *nbkc bank will reimburse up to \$12 per month in ATM fees for use of any other ATM.
Foreign Transaction Fee	1% of the total transaction amount ²
Domestic Wire Transfers	Send: \$5 per wire transfer Receive: \$0 per wire transfer
International Wire Transfers	Send: \$45 per wire transfer Receive: \$45 per wire transfer

¹ MoneyPass® and Allpoint® have been enabled for your Account. Fees may be assessed by other institutions for use of their ATM when using a non-MoneyPass® ATM or non-Allpoint ATM and you may be charged a fee for a balance inquiry even if you do not complete a withdrawal; this ATM fee is a third-party fee amount assessed by the individual ATM operator only. This ATM fee amount will be charged to your Account. For a listing of MoneyPass® or Allpoint® ATM locations, visit the ATM locator at <https://www.nbkc.com/locations>.

² If you use your Debit Card to transact in foreign currencies, you will be charged a 1.00% fee of the total purchase, by Mastercard, for each transaction. This Mastercard International Card Fee is charged by Mastercard and not by us. The Mastercard International Card Fee may be charged to your Account.